Case 24-81119 Doc 10 Filed 08/16/24 Entered 08/17/24 00:12:11 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:							
Debtor 1:	Cheryl L Carpenter	Social Security number or ITIN: xxx-xx-7724					
	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:					
United States Bankruptcy Court: Northern District of Illinois		Date case filed for chapter: 13 8/13/24					
Case number:	24-81119						

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Cheryl L Carpenter	
2.	All other names used in the last 8 years		
3.	Address	925 Alexandra Blvd Crystal Lake, IL 60014	
4.	<b>Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847–673–8600 Email: cutlerfilings@gmail.com
5.	Bankruptcy trustee Name and address	Lydia Meyer Lydia Meyer – 13 Trustee P.o. Box 14127 Rockford, IL 61105–4127	Contact phone 815–968–5354
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1–866–222–8029 Date: 8/14/24

For more information, see page 2

Location: 7. Meeting of creditors Debtors must attend the meeting to September 23, 2024 at 11:00 AM be questioned under oath. In a joint Zoom video meeting. Go to case, both spouses must attend. Zoom.us/join, Enter Meeting ID 453 028 The meeting may be continued or adjourned to a Creditors may attend, but are not 1715, and Passcode 2249491613, OR later date. If so, the date will be on the court required to do so. call 1-815-447-3811 docket. For additional meeting information, go to 8. Deadlines Filing deadline: 11/22/24 Deadline to file a complaint to challenge The bankruptcy clerk's office must receive these documents and any dischargeability of certain debts: required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 10/22/24 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/10/25 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim is a proof of the proo claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. 30 days after the Deadline to object to exemptions: Filing deadline: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/17/24 at 10:00 AM, Location: Courtroom 3100, 327 S. Church St, Rockford, IL 61101 or Using Zoom. To 9. Filing of plan appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 291 5226 and passcode 852255. The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4,500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the 11. Filing a chapter 13 bankruptcy case plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 525(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

Official Form 309I

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United States Bankruptcy Court Northern District of Illinois

In re: Case No. 24-81119-TML Cheryl L Carpenter Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0752-3 User: admin Page 1 of 2
Date Rcvd: Aug 14, 2024 Form ID: 309I Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

regulations require that automation-companies man display the correct ZII.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2024:

Recipi ID Recipient Name and Address

db + Cheryl L Carpenter, 925 Alexandra Blvd, Crystal Lake, IL 60014-2950 30982725 Samuel Poutz, 925 Alexandra Blvd, Crystal Lake, IL 60014-2950

TOTAL: 2

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: cutlerfilings@gmail.com	Date/Time	Recipient Name and Address
aty	1	Email/ Text. Cutternings@gman.com	Aug 14 2024 23:03:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	^ N	MEBN	Aug 14 2024 22:55:09	Lydia Meyer, Lydia Meyer - 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127
ust	+ I	Email/Text: USTPRegion11.MD.ECF@usdoj.gov	Aug 14 2024 23:04:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
30982715	+ I	EDI: CAPITALONE.COM	Aug 15 2024 02:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30982716	+ I	Email/PDF: creditonebknotifications@resurgent.com	Aug 14 2024 23:06:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
30982717	+ I	Email/PDF: acg.exeter.ebn@aisinfo.com	Aug 14 2024 23:26:16	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
30982718	+ I	EDI: AMINFOFP.COM	Aug 15 2024 02:40:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
30982719	+ I	Email/Text: PBNCNotifications@peritusservices.com	Aug 14 2024 23:04:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30982722	Ι	Email/Text: ml-ebn@missionlane.com	Aug 14 2024 23:03:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
30982723	I	Email/Text: EBN@Mohela.com	Aug 14 2024 23:04:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
30982720	+ I	Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2024 23:05:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30982721	+ I	EDI: CBS7AVE	Aug 15 2024 02:40:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
30982724	+ I	EDI: LCIPHHMRGT	Aug 15 2024 02:40:00	PHH Mortgage Services, PO Box 24736, West Palm Beach, FL 33416-4736
30982726	+ I	Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 14 2024 23:04:00	Security Finance Co, Attn: Bankruptcy/Centralized Bank, Po Box 1893, Spartanburg, SC 29304-1893
30982727	+ I	- EDI: CBS7AVE	Aug 15 2024 02:40:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364

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District/off: 0752-3 User: admin Page 2 of 2
Date Rcvd: Aug 14, 2024 Form ID: 309I Total Noticed: 18

30982728 + Email/Text: bankruptcy@sunrisecreditservices.com

Aug 14 2024 23:04:00 Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2024 at the address(es) listed below:

Name Email Address

David H Cutler

on behalf of Debtor 1 Cheryl L Carpenter cutlerfilings@gmail.com r48280@notify.bestcase.com

Lydia Meyer

ECF\_LMIL@trustee13.com

Patrick S Layng

USTPRegion 11. MD. ECF@usdoj.gov

TOTAL: 3